

HIRAM A. AGNER, et ux
(601)342-5914 (601)393-4380

GRANTORS

ASSUMPTION WARRANTY DEED

JIMMY D. RAY, et ux
(601)393-3801 (901)529-2759

GRANTEES

For and in consideration of the sum of TEN DOLLARS (\$10.00) cash in hand paid, and other good, legal and valuable consideration, the receipt and adequacy of which is hereby acknowledged and for further consideration of the assumption by the Grantees herein of that certain indebtedness evidenced by Deed of Trust from Mary E. Clark to H. Joseph Inderbitzen, Trustee for Lumberman's Investment Corporation dated November 26, 1986, filed on December 2, 1986 and recorded in Deed of Trust Book 384, Page 539, in the land records office of the Chancery Clerk of DeSoto County, Mississippi, We, Hiram A. Agner and wife, Rebecca T. Agner, GRANTORS, do hereby sell, convey and warrant unto Jimmy D. Ray and wife, Carolyn A. Ray, GRANTEES, as joint tenants with full rights of survivorship and not as tenants in common, that certain land and property situated in DeSoto County, Mississippi, being more particularly described as follows, to-wit:

Lot 1043, Section A, Southaven West Subdivision, in Section 23, Township 1 South, Range 8 West, as shown by the plat recorded in Plat Book 2, Pages 43-46, in the office of the Chancery Clerk of DeSoto County, Mississippi.

This conveyance is subject to subdivision and zoning regulations in effect in DeSoto County, rights of ways and easements for public roads and public utilities and further subject to all applicable building and restrictive covenants and easements of record. Taxes have been prorated.

WITNESS my signature, this the 3rd day of October, 1991.

Hiram A. Agner
HIRAM A. AGNER

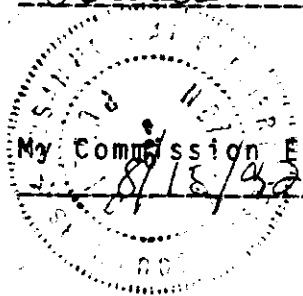
Rebecca T. Agner
REBECCA T. AGNER

Sellers Address: 767 Alleghany Cove, Southaven, MS 38671
Buyers Address: 8304 Baldwin Cove, Southaven, MS 38671

STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named Hiram A. Agner and wife, Rebecca T. Agner, who acknowledged that they signed and delivered the above and forgoing instrument on the day and year therein mentioned.

Given under my hand and official seal, this the 3rd day of October, 1991.



STATE MS.-DESOTO CO.
FILED Susan M. Sheren
NOTARY PUBLIC

My Commission Expires: Oct 7 11 07 AM '91

RECORDED 10-8-91
DEED BOOK 239
PAGE 137
W.E. DAVIS CH. CLK.